BEYOND BROADBAND

Credit Reporting Policy

Beyond Broadband Group Pty Ltd (ABN 62 695 597 383) | Version 1.0 | Effective November 2026

This policy explains how Beyond Broadband Group Pty Ltd (ABN 62 695 597 383) handles credit-related personal information under Part IIIA of the Privacy Act 1988 (Cth) and the Privacy (Credit Reporting) Code. Read it with our Privacy Policy.

1. When we may check your credit

We do not credit check every customer. When you apply for a service, we may obtain a credit report from a credit reporting body to help us decide whether to supply it, for example for longer-term or higher-value business contracts. We will tell you before we do this and name the credit reporting body we use. For our standard plans, we assess your application using your identity, any history you have with us and the information you give us.

2. Information we may collect

- identification details (name, date of birth, addresses, driver licence number);
- that you have applied to us for a service, and the amount involved;
- information from a credit reporting body, such as previous credit enquiries, default information, court judgments, personal insolvency information and publicly available information about your creditworthiness;
- our own assessment of your creditworthiness based on that information; and
- information about your payments to us, including overdue amounts.

We do not collect or disclose repayment history information.

3. How we use it

To assess your application, manage your account and collect overdue amounts, to help prevent fraud, and to deal with complaints and meet our legal obligations.

4. Disclosure to credit reporting bodies

If a payment of $150 or more is at least 60 days overdue and we have given you the notices the law requires, we may give default information to a credit reporting body. We will not do this while you are on a payment assistance arrangement and keeping to it, or while a complaint about the amount is being handled. We will tell you if we have disclosed default information about you, and we will update the credit reporting body when you pay.

Credit reporting bodies may include your information in reports they give other credit providers. You can ask a credit reporting body not to use your information for direct marketing ("pre-screening"), and you can ask for a "ban period" of 21 days if you believe you are, or are likely to be, a victim of fraud, including identity fraud.

5. Who else we may share it with

Our wholesale supplier and service providers who help us assess applications or collect payments, debt collectors (only after the notices the law requires), your authorised representatives, and regulators or dispute resolution schemes. We do not disclose credit information overseas.

6. Storage and security

We store credit information securely with restricted access, as described in our Privacy Policy, and destroy or de-identify it when we no longer need it or the law requires.

7. Access and correction

You can ask us for access to the credit information we hold about you, or to correct it. Access is free. We will respond within 30 days for corrections (or a longer period you agree to), and we will tell you the outcome in writing. If we need to consult a credit reporting body or another credit provider to correct information, we will do so.

8. Complaints

Contact us on 07 3881 9606, at support@beyondbroadband.com.au or by post to Level 1, 377 Montague Road, West End QLD 4101. We will acknowledge your complaint within 7 days and aim to resolve it within 30 days. If you are not satisfied, contact the Office of the Australian Information Commissioner on 1300 363 992 or oaic.gov.au, or the Telecommunications Industry Ombudsman (TIO): 1800 062 058 or tio.com.au.

9. Changes

We may update this policy. The current version is at beyondbroadband.com.au/legal/credit-reporting-policy.pdf.